



Rockville MD 20857

CERTIFICATE OF INDEBTEDNESS

MAY 9 2002

Francine Greco
c/o Upper Dublin Chiropractic
540 North Limekiln Pike
Maple Glen, PA 19002
Ref: 50130761

Total debt due United States as of April 30, 2002: \$36,652.77 (principal \$36,564.84, interest \$87.93, administrative costs \$0.00).

I certify that the Department of Health and Human Services records show that the debtor named above is indebted to the United States in the amount stated above, plus additional interest on the principal balance of \$36,564.84 from April 30, 2002, at the rate of 4.875%. Interest accrues on the principal amount of this debt at the rate of \$4.89 per day. Interest is computed at a variable rate and is adjusted quarterly. Due to the semi-annual compounding of interest, the current principal amount is greater than the original amount borrowed.

The claim arose in connection with a Government-insured Health Education Assistance Loan (HEAL) made by a private lender and assigned to the United States.

As a student at the Palmer College of Chiropractic-West, you applied for and were granted the following Health Education Assistance Loans (HEAL), Section 701-720 of the Public Health Service Act (42 U.S.C. 292 f-p).

<u>Date Applied</u>	<u>Date Approved</u>	<u>Amount Approved</u>	<u>Date of Promissory Note</u>	<u>Amount of Promissory Note</u>
05/29/86	06/10/86	\$7,568.00	07/07/86	\$7,568.00
12/08/86	01/07/87	\$3,510.00	01/20/87	\$3,510.00
02/01/88	03/08/88	\$6,135.00	02/29/88	\$6,135.00
06/21/88	07/05/88	\$4,110.00	06/03/88	\$4,110.00
10/31/88	11/07/88	\$2,830.00	10/31/88	\$2,830.00

You signed several promissory notes agreeing to repay the loans at a variable rate of interest beginning the first day of the tenth month after ceasing to be a full-time student or completing a residency program. The Student Loan Marketing Association (SLMA) purchased your notes and received an assignment.

Upon your leaving the Palmer College of Chiropractic-West, you were furnished a repayment schedule by the Student Loan Servicing Center with notification that payments were to begin July 11, 1986. You were then granted several forbearance agreements for the period of May 1, 1990, to August 29, 1991, with payments to begin thereafter. From September 18, 1991 through August 9, 1999, you made ninety-five (95) payments totaling \$26,091.54.



PAGE 2 - CERTIFICATE OF INDEBTEDNESS - FRANCINE GRECO

On September 13, 1999, in the United States Bankruptcy Court, Eastern District of Pennsylvania, you filed a petition for relief under Title 11 U.S.C. Chapter 7 (Case No. 99-31544). On March 17, 2000 you filed an adversary complaint seeking to discharge your HEAL loans (Case No. 00-0206), however, your HEAL debt was not dischargeable under bankruptcy.

Due to your bankruptcy, the SLMA filed an insurance claim on April 5, 2000, with the Department of Health and Human Services (DHHS). The claim in the amount of \$31,789.00 was paid on April 13, 2000, and an assignment of the notes was received.

The DHHS notified you by letter dated April 18, 2000, that the previous holder of your promissory notes submitted an insurance claim and assigned your notes to the U.S. Government.

In a letter dated February 1, 2001, you were notified that although payments on your HEAL debt had been suspended during your bankruptcy proceedings, your debt was not subject to cancellation by bankruptcy discharge. You were provided instructions for entering into a repayment agreement (RA) with notice that it must be completed and returned within thirty (30) days along with a good faith payment. You did not comply.

By letter dated April 2, 2001, you were notified that your account had been referred to OSI Collection Services, Inc. for collection. You were advised that your account would be referred to the U.S. Department of Justice (DOJ) if you failed to either remit payment in full or enter into a RA.

A credit in the amount of \$288.25 was applied to your account on November 16, 2001 as the result of a treasury offset.

On November 8, 2001, you were notified that you had sixty (60) days in which to resolve your delinquent debt. You were advised that if you were unwilling to establish a RA, your case would be immediately referred to the Office of the Inspector General (OIG) for exclusion from participation in the Medicare/Medicaid Programs. The letter also informed you that in the event you did not enter into a RA, your debt would be referred to DOJ for enforced collection. You did not comply.

To date, a total amount of \$26,379.79 has been credited to your account.

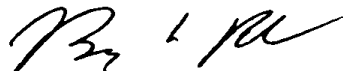
Repeated attempts by DHHS have been unsuccessful in establishing an acceptable repayment schedule for your debt. Because of your lack of cooperation the federal government is exercising its option and declaring your note due and payable. Accordingly, your debt has now been referred to the DOJ for enforced collection.

The amount due should be remitted by check, draft or money order(s) payable to the "U.S. Department of Justice" and mailed directly to the United States Attorney, Eastern District of Pennsylvania, 615 Chestnut Street, Suite 1250, Philadelphia, PA 19106-4476.

CERTIFICATION: Pursuant to 28 U.S.C. 1746, I certify under penalty of perjury that the foregoing is true and correct.

MAY 9 2002

Date



Barry M. Blum
Chief, Referral Control Section
Debt Management Branch

**IN THE UNITED STATES DISTRICT COURT FOR THE
EASTERN DISTRICT OF PENNSYLVANIA**

UNITED STATES OF AMERICA)	<u>Civil Action</u>
)	
Plaintiff)	Case No. 02-3205
)	
FRANCINE GRECO)	
)	
Defendant)	

AFFIDAVIT

Comes now Barry M. Blum, who being first dully sworn upon his oath states:

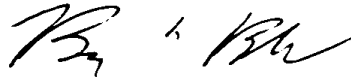
1. I am the Chief of the Referral Control Section (RCS), Debt Management Branch (DMB), Division of Financial Operations (DFO), Financial Management Service (FMS), Department of Health and Human Services, (DHHS). As such, I am the custodian of the Agency's file concerning the Health Education Assistance Loans (HEAL) belonging to Francine Greco.
2. As the Chief of the RCS, I am authorized to examine the records and claims of the HHS.
3. I certify that the Department of Health and Human Services' records show that Francine Greco made ninety-five payments totaling \$26,092.35 (Tab A) to the lender, the Student Loan Marketing Association (SLMA) which were applied to Dr. Greco's HEAL loans. On April 5, 2000, the SLMA filed a lender's application for an insurance claim on the HEAL loans and the DHHS took assignment of the promissory notes. On November 16, 2001, a Treasury Offset payment was applied to Dr. Greco's HEAL account in the amount of \$288.25 (Tab B). No other payments were made. A total amount of \$26,380.60 has been credited to Dr. Greco's HEAL loans.
4. As of August 8, 2002, Francine Greco is indebted to the United States in the amount of \$37,141.12 (\$36,564.84 principal, \$576.28 interest).



Page 2 – Francine Greco

I declare under penalty of perjury that the foregoing is, to the best of my knowledge and belief, true and correct.

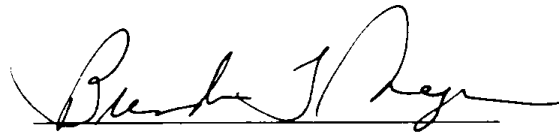
Executed on August 8, 2002, at Rockville, Maryland.



Barry M. Blum
Chief, Referral Control Section
Debt Management Branch

COUNTY OF MONTGOMERY)
STATE OF MARYLAND) ss

Subscribed and sworn before me a Notary Public this 8th day of August 2002.



Brenda T. Meyer

My Commission Expires: February 6, 2006.



A

271•2100	+	286•7500	+
271•2100	+	286•7500	+
271•2100	+	286•7500	+
262•0500	+	297•8000	+
262•0500	+	297•8000	+
262•0500	+	297•8000	+
264•2400	+	295•0600	+
264•2400	+	295•0600	+
264•2400	+	295•0600	+
264•2100	+	295•0600	+
275•9600	+	16,480•0800	◇
275•9600	+	237•0100	+
275•9600	+	237•0100	+
276•0000	+	237•9900	+
276•0000	+	237•9900	+
276•0000	+	237•9900	+
275•9000	+	240•4800	+
275•9000	+	240•4800	+
275•9000	+	240•4800	+
275•8800	+	240•4800	+
275•8800	+	258•7500	+
275•8800	+	258•7500	+
5,967•9300	◇	269•5500	+
572•3800	+	238•2300	+
286•1900	+	235•4300	+
286•1900	+	235•4300	+
286•1900	+	235•4300	+
276•2000	+	237•0200	+
276•2000	+	237•0200	+
278•4700	+	237•0200	+
278•4700	+	237•0100	+
278•4700	+	21,069•1500	◇
276•0000	+	259•7600	+
276•0000	+	274•6800	+
276•0000	+	259•7600	+
9,614•6900	◇	259•7600	+
289•5900	+	252•0800	+
289•5900	+	252•0800	+
289•5900	+	252•0800	+
289•5900	+	238•2400	+
286•8500	+	238•2400	+
286•8500	+	238•2400	+
286•8500	+	238•2300	+
286•8500	+	238•2300	+
286•8500	+	24,070•5300	◇
278•7000	+	295•1300	+
557•4000	+	295•1300	+
13,043•4000	◇	291•9400	+
268•7500	+	295•1300	+
269•5500	+	295•1300	+
269•5500	+	274•6800	+
		274•6800	+
		26,092•3500	*

CLASS-133-MONETARY HISTORY----- LSC/H 04/10/00
 >NXT SCR 133 SSN _____ PG _____ OWN _____ ST _____ GU _____ LN _____ DT _____
 SSN 182 42 2635 1 LOANS ALL PROG HL STATUS RPMT GUAR HL OWNER 899986
 NAME FRANCINE GRECO INT RATE 8.75 OWNER SALLIE MAE
 ORIG PRIN 24153.00 AMT OUT 30464.61 ACR INT: BOR 1302.52 ED 0.00
 LOANS SELECTED 12345..... UNINS 0.00

EFF	POST	TRANS	AMOUNT	PRINCIPAL	INTEREST	DECLINING BALANCE
DATE	DATE	TRAN				
110998	110998	101	271.21	-48.41	-222.80	30,777.65
120998	120998	101	271.21	-68.98	-202.23	30,708.67
011199	011199	101	271.21	-53.45	-217.76	30,655.22
020899	020899	101	262.05	-85.78	-176.27	30,569.44
031099	031099	101	262.05	-73.74	-188.31	30,495.70
040799	040799	101	262.05	-86.10	-175.95	30,409.60
051299	051299	101	264.24	-42.05	-222.19	30,367.55
060999	060999	101	264.24	-86.73	-177.51	30,280.82
070899	070899	101	264.24	-80.91	-183.33	30,199.91
080999	080999	101	264.21	-62.47	-201.74	30,137.44
093099	093099	980	0.00	327.17	-327.17	30,464.61
031300	031300	908	7.13	0.00	0.00	30,464.61

I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY

SEL TRAN & HIT ENTER. PF5=DEC PRIN BAL PF6=TRANS HIS(131) PF8=BORR PMT(134)

PF7=LATE FEE SWAP(133) PF9=STATUS HIS(135) PF10=VALID PMTS ONLY

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CLASS-133-MONETARY HISTORY----- LSC/H 04/10/00
 >NXT SCR 133 SSN _____ PG _____ OWN _____ ST _____ GU _____ LN _____ DT _____
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EFF	POST	TRANS	AMOUNT	PRINCIPAL	INTEREST	DECLINING BALANCE
DATE	DATE	TRAN				
110597	110597	101	275.96	-76.30	-199.66	31,494.50
120897	120897	101	275.96	-41.20	-234.76	31,453.30
010898	010898	101	275.96	-55.73	-220.23	31,397.57
020598	020598	101	276.00	-77.41	-198.59	31,320.16
030698	030698	101	276.00	-70.84	-205.16	31,249.32
040898	040898	101	276.00	-43.07	-232.93	31,206.25
050798	050798	101	275.90	-71.49	-204.41	31,134.76
060898	060898	101	275.90	-50.85	-225.05	31,083.91
070898	070898	101	275.90	-65.27	-210.63	31,018.64
080798	080798	101	275.88	-65.69	-210.19	30,952.95
090898	090898	101	275.88	-52.15	-223.73	30,900.80
100798	100798	101	275.88	-74.74	-201.14	30,826.06

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EFF	POST	TRANS	AMOUNT	PRINCIPAL	INTEREST	DECLINING BALANCE
DATE	DATE	TRAN				
112096	112096	101	572.38	-303.04	-269.34	32,327.20
121196	121196	101	286.19	-130.52	-155.67	32,196.68
011497	011497	101	286.19	-38.05	-248.14	32,158.63
021397	021497	101	286.19	-71.58	-214.61	32,087.05
031197	031197	101	276.20	-90.60	-185.60	31,996.45
041597	041597	101	276.20	-25.54	-250.66	31,970.91
051297	051297	101	278.47	-83.48	-194.99	31,887.43
060997	060997	101	278.47	-76.79	-201.68	31,810.64
070997	070997	101	278.47	-62.92	-215.55	31,747.72
081197	081197	101	276.00	-39.37	-236.63	31,708.35
090297	090297	101	276.00	-118.43	-157.57	31,589.92
100897	100897	101	276.00	-19.12	-256.88	31,570.80

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 >NXT SCR 133 SSN _____ PG _____ OWN _____ ST _____ GU _____ LN _____ DT _____
 SSN 182 42 2635 1 _____ LOANS ALL _____ PROG HL _____ STATUS RPMT _____ GUAR HL _____ OWNER 899986
 NAME FRANCINE GRECO _____ INT RATE 8.75 OWNER SALLIE MAE
 ORIG PRIN 24153.00 AMT OUT 30464.61 ACR INT: BOR 1302.52 ED 0.00
 LOANS SELECTED 12345..... UNINS 0.00

EFF	POST	TRAN	AMOUNT	PRINCIPAL	INTEREST	DECLINING BALANCE
111395	111395	100	289.59	-69.44	-220.15	33,226.31
121595	121595	100	289.59	-38.52	-251.07	33,187.79
011696	011696	100	289.59	-40.51	-249.08	33,147.28
020996	020996	100	289.59	-104.46	-185.13	33,042.82
031296	031296	100	286.85	-40.77	-246.08	33,002.05
041096	041096	100	286.85	-67.18	-219.67	32,934.87
050996	050996	100	286.85	-74.38	-212.47	32,860.49
062496	062496	100	286.85	0.00	-286.85	32,860.49
070896	070996	101	286.85	-134.32	-152.53	32,726.17
081396	081496	101	278.70	-12.58	-266.12	32,713.59
101396	101396	908	6.96	0.00	0.00	32,713.59
101596	101596	101	557.40	-83.35	-467.09	32,630.24

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 LOANS SELECTED 12345..... UNINS 0.00

EFF	POST	TRANS	AMOUNT	PRINCIPAL	INTEREST	DECLINING BALANCE
DATE	DATE	TRAN				
112994	112994	100	258.75	-16.25	-242.50	33,913.86
121594	121594	100	269.55	-154.43	-115.12	33,759.43
011795	011795	100	269.55	-22.07	-247.48	33,737.36
021695	021695	100	286.75	-51.21	-235.54	33,686.15
031695	031695	100	286.75	-67.26	-219.49	33,618.89
041795	041795	100	286.75	-29.04	-257.71	33,589.85
051595	051595	100	297.80	-66.08	-231.72	33,523.77
061295	061295	100	297.80	-66.51	-231.29	33,457.26
071795	071795	100	297.80	-11.10	-286.70	33,446.16
081595	081595	100	295.06	-59.37	-235.69	33,386.79
091395	091395	100	295.06	-59.79	-235.27	33,327.00
101695	101695	100	295.06	-31.25	-263.81	33,295.75

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 LOANS SELECTED 12345..... UNINS 0.00

EFF	POST	TRANS	AMOUNT	PRINCIPAL	INTEREST	DECLINING BALANCE
DATE	DATE	TRAN				
121593	121593	100	237.01	-63.58	-173.43	34,411.61
011194	011194	100	237.01	-80.03	-156.98	34,331.58
021794	021794	100	237.99	-20.63	-217.36	34,310.95
031494	031494	100	237.99	-91.21	-146.78	34,219.74
041294	041294	100	237.99	-66.88	-171.11	34,152.86
051994	051994	100	240.48	-19.93	-220.55	34,132.93
061494	061494	100	240.48	-85.58	-154.90	34,047.35
071394	071394	100	240.48	-58.36	-182.12	33,988.99
081694	081694	100	258.75	-29.34	-229.41	33,959.65
091994	091994	100	258.75	-29.54	-229.21	33,930.11
111194	111194	908	6.47	0.00	0.00	33,930.11
111594	111594	100	269.55	0.00	-263.08	33,930.11

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 >NXT SCR 133 SSN PG OWN ST GU LN DT
 SSN 182 42 2635 1 LOANS ALL PROG HL STATUS RPMT GUAR HL OWNER 899986
 NAME FRANCINE GRECO INT RATE 8.75 OWNER SALLIE MAE
 ORIG PRIN 24153.00 AMT OUT 30464.61 ACR INT: BOR 1302.52 ED 0.00
 LOANS SELECTED 12345..... UNINS 0.00

EFF DATE	POST DATE	TRAN	TRANS AMOUNT	PRINCIPAL	INTEREST	DECLINING BALANCE
R 040893	040893	100	238.23	-59.75	-178.48	34,870.24
R 051093	051093	100	235.43	-48.31	-187.12	34,821.93
R 052893	052893	100	235.43	-130.31	-105.12	34,691.62
070193	070393	390	35.94	-35.94	0.00	34,655.68
070193	070393	391	0.20	0.00	-0.20	34,655.68
070193	070393	890	10.39	10.39	0.00	34,666.07
070193	070393	891	0.06	0.00	0.06	34,666.07
071693	071693	100	235.43	0.00	-235.43	34,666.07
081093	081093	100	237.02	-42.27	-194.75	34,623.80
091393	091393	100	237.02	-39.60	-197.42	34,584.20
101393	101393	100	237.02	-63.05	-173.97	34,521.15
111593	111593	100	237.01	-45.96	-191.05	34,475.19

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CLASS-133-MONETARY HISTORY----- LSC/H 04/10/00
 >NXT SCR 133 SSN _____ PG _____ OWN _____ ST _____ GU _____ LN _____ DT _____
 SSN 182 42 2635 1 _____ LOANS ALL _____ PROG HL _____ STATUS RPMT _____ GUAR HL _____ OWNER 899986
 NAME FRANCINE GRECO _____ INT RATE 8.75 OWNER SALLIE MAE
 ORIG PRIN 24153.00 AMT OUT 30464.61 ACR INT: BOR 1302.52 ED 0.00
 LOANS SELECTED 12345..... UNINS 0.00

EFF	POST	TRANS	AMOUNT	PRINCIPAL	INTEREST	DECLINING BALANCE
DATE	DATE	TRAN				
R 051292	051292	100	259.76	0.00	-259.76	35,568.11
R 051292	051292	100	274.68	-83.92	-190.76	35,484.19
R 060992	060992	100	259.76	-65.94	-193.82	35,418.25
R 070992	070992	100	259.76	-54.42	-205.34	35,363.83
R 081092	081092	100	252.08	-39.06	-213.02	35,324.77
R 090492	090492	100	252.08	-85.84	-166.24	35,238.93
R 100892	100892	100	252.08	-30.78	-221.30	35,208.15
R 111092	111092	100	238.24	-39.43	-198.81	35,168.72
R 121092	121092	100	238.24	-57.71	-180.53	35,111.01
R 010493	010493	100	238.24	-88.04	-150.20	35,022.97
R 021093	021093	100	238.23	-16.48	-221.75	35,006.49
R 030993	030993	100	238.23	-76.50	-161.73	34,929.99

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PF7=LATE FEE SWAP(133) PF9=STATUS HIS(135) PF10=VALID PMTS ONLY

 4-© 1 Sess-1 192.168.28.65 TCP10503 2/11

CLASS-133-MONETARY HISTORY----- LSC/H 04/10/00
 >NXT SCR 133 SSN _____ PG _____ OWN _____ ST _____ GU _____ LN _____ DT _____
 SSN 182 42 2635 1 _____ LOANS ALL _____ PROG HL _____ STATUS RPMT _____ GUAR HL _____ OWNER 899986
 NAME FRANCINE GRECO _____ INT RATE 8.75 OWNER SALLIE MAE
 ORIG PRIN 24153.00 AMT OUT 30464.61 ACR INT: BOR 1302.52 ED 0.00
 LOANS SELECTED 12345..... UNINS 0.00

EFF	POST	TRANS	AMOUNT	PRINCIPAL	INTEREST	DECLINING BALANCE
DATE	DATE	TRAN				
012490	012490	880	0.00	191.70	-191.70	29,740.74
R 083190	083190	880	0.00	3014.36	-3014.36	32,755.10
R 083091	083091	880	0.00	3255.88	-3255.88	36,010.98
R 091891	091891	100	295.13	-128.87	-166.26	35,882.11
R 101191	101191	100	295.13	-97.06	-198.07	35,785.05
R 111591	111591	100	291.94	-0.06	-291.88	35,784.99
R 120991	120991	100	295.13	-88.43	-206.70	35,696.56
R 011292	011292	908	0.00	0.00	0.00	35,696.56
R 011392	011492	100	295.13	-10.37	-284.76	35,686.19
R 021192	021192	100	274.68	-55.09	-219.59	35,631.10
R 031092	031092	100	274.68	-62.99	-211.69	35,568.11
R 041292	041292	908	0.00	0.00	0.00	35,568.11

I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY

SEL TRAN & HIT ENTER. PF5=DEC PRIN BAL PF6=TRANS HIS(131) PF8=BORR PMT(134)
 PF7=LATE FEE SWAP(133) PF9=STATUS HIS(135) PF10=VALID PMTS ONLY

4-© 1 Sess-1 192.168.28.65 TCP10503 2/11

CLASS-133-MONETARY HISTORY----- LSC/H 04/10/00
 >NXT SCR 133 SSN _____ PG _____ OWN _____ ST _____ GU _____ LN _____ DT _____
 SSN 182 42 2635 1 _____ LOANS ALL _____ PROG HL _____ STATUS RPMT _____ GUAR HL _____ OWNER 899986
 NAME FRANCINE GRECO _____ INT RATE 8.75 OWNER SALLIE MAE
 ORIG PRIN 24153.00 AMT OUT 30464.61 ACR INT: BOR 1302.52 ED 0.00
 LOANS SELECTED 12345..... UNINS 0.00

EFF	POST	TRANS	AMOUNT	PRINCIPAL	INTEREST	DECLINING BALANCE
071186	070393	391	0.00	0.00	0.00	0.00
070888	070888	740	7568.00	7568.00	0.00	7,568.00
070888	070888	880	0.00	1091.08	-1091.08	8,659.08
070888	070888	740	3510.00	3510.00	0.00	12,169.08
070888	070888	880	0.00	326.43	-326.43	12,495.51
070888	070888	740	6135.00	6135.00	0.00	18,630.51
R 011389	011389	880	0.00	1897.19	-1897.19	20,527.70
033089	033089	740	4110.00	4110.00	0.00	24,637.70
R 100189	100189	880	0.00	2081.34	-2081.34	26,719.04
012490	012490	740	2830.00	2830.00	0.00	29,549.04

I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY

SEL TRAN & HIT ENTER. PF5=DEC PRIN BAL PF6=TRANS HIS(131) PF8=BORR PMT(134)
 PF7=LATE FEE SWAP(133) PF9=STATUS HIS(135) PF10=VALID PMTS ONLY

4-© 1 Sess-1 192.168.28.65 TCP10503 2/11


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CLASS-111-ACCT BALANCE, AMT DUE, SCHOOL DATA----- LSC/H F      04/10/00
>NXT SCR 111 SSN _____ PG _____ OWN _____ ST _____ GU _____ LN _____ DT _____
SSN 182 42 2635 1 _____ LOANS ALL _____ PROG HL _____ STATUS RPMT _____ GUAR HL _____ OWNER 899986
NAME(FML) FRANCINE _____ GRECO _____ DOB 12 24 59 OWNER SALLIE MAE
ADDR 125 HORSESHOE LN _____ H PH 215 855 1234 BRNCH ID 0000
CITY NORTH WALES _____ ST PA _____ ZIP 19454 4272 W PH 215 362 1234 DFR INT CD N
ADDR IND D _____ RELEASE INFO Y LANG _____ INT RATE _____ 08.750
VALID ADDR Y _____ COS N COM N _____ AMT OUT _____ 30,464.61 ORIG PRIN 24,153.00
COBORR IND _____ NLMA PAYOFF _____ PRIN SUB _____ .00 PRIN PD 5,873.54
SEP DATE 06/30/89 GRACE 09 _____ PRIN NSUB 24,153.00 BR INT PD 20,230.92
SCHOOL 024887 MCS CHM _____ CAP INT 12,185.15 BR INT YTD .00
PALMER COLL OF CHIRO _____ ACC BORR INT 1,302.52 BR INT PYR .00
CLHSE N ***FCLM*** _____ ANTICPD PIF DT 01/01/17 10-DAY PIF 31,847.24
_____ LATE CHG AMT 7.13 GR. REW/RET N/A N/A
PRESENT AMT DUE 857.19 PMT DUE DT 04/11/00 LAST BR PMT RECVD 08/09/99
LATE CHG ACCRUED Y _____ SCH PMT AMT 285.73 AMT OF LST BR PMT 264.21
AMT DELINQUENT 571.46 1ST PMT DUE 05/11/90 SCHED TERM 299
DAYS DELINQUENT 59 RPMT BEG DT 04/01/90 MAX PAYOFF DT *****
DELINQUENCY DT 02/11/00 COUP GEN DT _____ ACTUAL PAYOFF DT _____
CORRESPONDENCE ENTRY CPP N CNSL IND _____ LETTER REQUEST _____
DATE SOURCE _____ MESSAGE _____
041000 LKRLK0 _____ CONT -
I001 PREVIOUS SCREEN PROCESSED SUCCESSFULLY
PF5=BORR ACTIVITY(112). PF6=BILLING(121). PF7=COS/REF(116). PF10=LOAN DIRECTORY
4-© 1 Sess-1 192.168.28.65 TCP10503 2/11

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B

RUN DATE: 08/07/02

PHS DEFAULTED LOANS
ACCOUNT STATEMENT
AS OF AUGUST 7, 2002REPORT DATE: 08/07/02
REPORT NO: DMCS601PROGRAM: 15 HEALTH EDUCATION ASSIST. LOAN
SUBPROG: 02 NAME NOT FOUND

CASE NO: 7-50130761-0 FRANCINE GRECO SSN: 182-42-2635 INTEREST RATE: 0.000

TC	DATE	DESCRIPTION	PRINCIPAL (IB)	PRINCIPAL (N-IB)	INTEREST	OTHER CHARGES	TRANSACTION AMOUNT	CUMULATIVE BALANCE
11	041300	F70 NEW CASE N DE0148	31,789.00				31,789.00	31,789.00
30	042100	INTEREST ACCRUED	60.97				60.97	31,849.97
30	043000	INTEREST ACCRUED			68.72		68.72	31,918.69
30	053100	INTEREST ACCRUED			236.69		236.69	32,155.38
30	063000	INTEREST ACCRUED			229.06		229.06	32,384.44
30	073100	INTEREST ACCRUED			243.46		243.46	32,627.90
30	083100	INTEREST ACCRUED			243.46		243.46	32,871.36
30	093000	INTEREST ACCRUED			235.60		235.60	33,106.96
30	101000	INTEREST ACCRUED	1,402.28		1,256.99-		145.29	33,252.25
30	103100	INTEREST ACCRUED			109.55		109.55	33,361.80
30	113000	INTEREST ACCRUED			252.81		252.81	33,614.61
30	123100	INTEREST ACCRUED			261.24		261.24	33,875.85
30	013101	INTEREST ACCRUED			261.24		261.24	34,137.09
30	022801	INTEREST ACCRUED			235.95		235.95	34,373.04
30	033101	INTEREST ACCRUED			261.24		261.24	34,634.28
30	041701	INTEREST ACCRUED	1,505.93		1,382.03-		123.90	34,758.18
30	043001	INTEREST ACCRUED			99.04		99.04	34,857.22
30	053101	INTEREST ACCRUED			236.17		236.17	35,093.39
30	063001	INTEREST ACCRUED			196.41		196.41	35,289.80
30	073101	INTEREST ACCRUED			202.95		202.95	35,492.75
30	083101	INTEREST ACCRUED			202.95		202.95	35,695.70
30	092601	INTEREST ACCRUED			170.22		170.22	35,865.92
16	092601	PAYMENT 81I3756	7,301.51-		1,107.74-		8,409.25-	27,456.67
30	093001	INTEREST ACCRUED			20.69		20.69	27,477.36
30	101401	INTEREST ACCRUED	93.09		20.69-		72.40	27,549.76
16	100501	PAYMENT 82I0049	588.25-				588.25-	26,961.51
30	103101	INTEREST ACCRUED			80.05		80.05	27,041.56
30	100501	2I0049 0258N82I0455A 0258	588.25				588.25	27,629.81
30	111601	INTEREST ACCRUED			75.34		75.34	27,705.15
16	111601	PAYMENT 82I0455A	132.86-		155.39-		288.25-	27,416.90
30	113001	INTEREST ACCRUED			67.04		67.04	27,483.94
30	092601	1I3756 0083N82I0532A 0083	7,301.51		1,107.74		8,409.25	35,893.19
30	123101	INTEREST ACCRUED			147.43		147.43	36,040.62
30	123101	INTEREST ACCRUED			40.55		40.55	36,081.17
30	013102	INTEREST ACCRUED			147.43		147.43	36,228.60
30	022802	INTEREST ACCRUED			133.17		133.17	36,361.77
30	033102	INTEREST ACCRUED			147.43		147.43	36,509.20
30	041202	INTEREST ACCRUED	1,846.43		1,790.79-		55.64	36,564.84

RUN DATE: 08/07/02

PHS DEFAULTED LOANS
ACCOUNT STATEMENT
AS OF AUGUST 7, 2002

PAGE:

PROGRAM: 15 HEALTH EDUCATION ASSIST. LOAN
SUBPROG: 02 NAME NOT FOUND

REPORT DATE: 08/07/0
REPORT NO: DMCS601

CASE NO: 7-50130761-0 FRANCINE GRECO SSN: 182-42-2635 INTEREST RATE: 0.000

TC	DATE	DESCRIPTION	PRINCIPAL (IB)	PRINCIPAL (N-IB)	INTEREST	OTHER CHARGES	TRANSACTION AMOUNT	CUMULATIVE BALANCE
50	043002	INTEREST ACCRUED			87.91		87.91	36,652.75
50	053102	INTEREST ACCRUED			151.39		151.39	36,804.14
50	063002	INTEREST ACCRUED			146.51		146.51	36,950.65
50	073102	INTEREST ACCRUED			151.39		151.39	37,102.04
50	080802	INTEREST ACCRUED			39.08		39.08	37,141.12
		CASE TOTAL	36,564.84		576.28		37,141.12	37,141.12

IB: INTEREST BEARING

N-IB: NON-INTEREST BEARING

INTEREST RATE OF 0.000 INDICATES THAT THE LOAN(S) BEAR A VARIABLE INTEREST RATE WHICH IS DETERMINED QUARTERLY.